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## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN RE:

ANTONIO GONZALEZ ROSA AND
ROSA INES SANTIAGO ROSA

Debtor(s)

BANCO POPULAR DE PUERTO RICO
Movant(s)

ANTONIO GONZALEZ ROSA AND
ROSA INES SANTIAGO ROSA
Noreen Wiscovitch Rentas, Chapter 7 Trustee
Respondent(s)

CASE NO. 14-03233 MCF

CHAPTER 7

INDEX

# MOTION REQUESTING ENTRY OF ORDER LIFTING THE AUTOMATIC STAY AND VACATING PRELIMINARY HEARING

#### TO THE HONORABLE COURT:

Comes now secured creditor Banco Popular de Puerto Rico ("BPPR"), through its undersigned counsel and very respectfully states and requests:

- On April 24, 2014, Debtors filed their Voluntary Petition seeking relief under Chapter 7 of the Bankruptcy Code.
- 2. On May 28, 2014, BPPR filed its secured claim against Debtors in the amount of \$195,433.63, including arrears in the amount of \$17,377.32 (Claim No. 1).
- 3. BPPR's claim is secured with a mortgage over Debtors' real property, as it appears in the supporting documents to its Claim No. 1.
- 4. On October 28, 2014, BPPR filed a Motion for Relief from Automatic Stay ("BPPR's Motion") (Docket No. 37), which has been scheduled for November 25, 2014.
- 5. On November 3, 2014, Debtors filed their Response to BPPR's Motion indicating that their intention is to surrender the real property serving as collateral to BPPR, and to that effect, in their Response, they consent to the lift of stay in favor of BPPR (Docket No. 41).

- 6. In view of Debtors' consent, BPPR submits that there is no reason to delay the entry of an order lifting the automatic stay in favor of BPPR.
- 7. BPPR submits that Debtors are not entitled to the protections of the Servicemembers Civil Relief Act of 2003 (**Exhibit A**).
- 8. Should BPPR's Motion be granted, BPPR has no objection that the Chapter 7 Trustee be authorized to discontinue disbursements to BPPR.

WHEREFORE, it is respectfully requested that an Order be entered lifting the automatic stay in favor of BPPR and vacate the preliminary hearing, with such other and further relief as this Court deems just and proper.

#### **NOTICE**

Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this motion has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this motion with the Clerk's Office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the motion will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the courtm the interest of justice requires otherwise.

**CERTIFICATE OF SERVICE:** I hereby certify that on this same date, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the CM/ECF participants including but not limited to Monsita Lecaroz Arribas, Esq.; Noreen Wiscovitch Rentas, Esq., Chapter 7 Trustee; and Debtors' Attorney, Roberto Figueroa Carrasquillo, Esq.

Ponce, Puerto Rico, this 13<sup>th</sup> day of November, 2014.

/s/José A. Moreda del Valle José A. Moreda del Valle, Esq. USDC-PR 229401

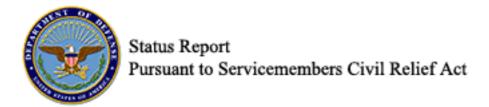
#### PARRA, DEL VALLE & LIMERES

Attorneys for BPPR PO Box 331429 Ponce, PR 00733-1429

Tel.: 787-848-4900 Fax: 787-848-5005

Emails: <u>imoreda-usdcpr@pdvl.com</u> <u>bankruptcy@pdvl.com</u>

SCRA 3.0



Last Name: SANTIAGO ROSA

First Name: ROSA INES

Middle Name:

Active Duty Status As Of: Oct-27-2014

On Active Duty On Active Duty Status Date				
Active Duty Start Date	Active Duty End Date	Status	Service Component	
NA	NA	No	NA	
This response reflects the individuals' active duty status based on the Active Duty Status Date				

Left Active Duty Within 367 Days of Active Duty Status Date				
Active Duty Start Date	Active Duty End Date	Status	Service Component	
NA	NA NA	No	NA	
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date				

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date				
Order Notification Start Date	Order Notification End Date	Status	Service Component	
NA	NA	No	NA	
This response reflects whether the individual or his/her unit has received early notification to report for active duty				

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary Mr. Snavely-Dixon

Mary M. Snavely-Dixon, Director Department of Defense - Manpower Data Center 4800 Mark Center Drive, Suite 04E25 Arlington, VA 22350 Case:14-03233-MCF7 Doc#:42 Filed:11/13/14 Entered:11/13/14 09:40:39 Desc: Main
The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (BoD) that maintains the Defense Enrollment and Eligibility
Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL: http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

### More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

#### Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

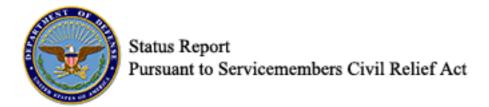
Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: IE32RA3EL048HF0

SCRA 3.0



Last Name: GONZALEZ ROSA

First Name: ANTONIO

Middle Name:

Active Duty Status As Of: Oct-27-2014

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NA	NA	No	NA	
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Order Notification Start Date Order Notification End Date Status Service Component				
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Mary Mr. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

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